

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. :	10/751,820	Confirmation No. 3634
Inventor:	: Douglas S. McNair	
Examiner	: Tran N. Nguyen	
Filed	: 01/05/2004	
Title	: SYSTEM AND METHOD FOR RISK-ADJUSTING INDICATORS OF ACCESS AND UTILIZATION BASED ON METRICS OF DISTANCE AND TIME	
Atty. Docket No. :	CRNL103792	
Customer No. :	46169	

Via EFS – Web Submission – July 10, 2007

Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Examiner Nguyen:

In response to the Office Action mailed January 10, 2007, Applicant presents the following:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 5 of this paper.

Amendments to the Drawings: None.

Remarks begin on page 8 of this paper.